Certificate Number: 17082-PAW-DE-030759897

Bankruptcy Case Number: 17-24923



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 22, 2018, at 9:40 o'clock AM MST, JENNIFER C FREDERICK completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: March 22, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: <u>Executive Director</u>